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the articles in book form could not have been withheld at least until all the articles upon this important subject could have been included.

It is needless to say perhaps that the value of this volume as a working tool would have been much enhanced by the addition of an index and a table of cases.

H. B. HUTCHINS.

HANDBOOK OF THE LAW OF INSURANCE. By William Reynolds Vance, Professor of Law in the George Washington University, Washington, D. C. St. Paul: West Publishing Company, 1904. pp. xiv, 683.

This volume is a recent addition to the well-known Hornbook series. It is an elaboration of the author's work of several years in teaching the law of insurance at Washington and Lee University. It is designed primarily for students and is prepared and arranged on lines adapted to the requirements of students rather than to those of practitioners.

The object of the author has not been to prepare an exhaustive treatise on the law of insurance but, as he declares in the preface, "to give a consistent statement of logically developed principles that underlie all contracts of insurance." No one would reasonably pretend to undertake more in a volume limited in plan and compass to correspond to companion volumes of the Hornbook Series, nor could any one reasonably expect more than the author has embodied in six hundred pages of text and notes. The limitations under which the author prepared his work—limitations of matter, scope and plan—necessarily made demands upon him of careful selection of matter and prudent rejection of whatever was unsuitable to the character of the work undertaken, conciseness of statement and discriminating elimination of a multitude of cases. The author has met these demands with ability and good judgment and, because he has done these things, he may feel well assured that the result of his labors will be useful to the practitioner as well as to the student and that he has "contributed something" toward elucidating the law of insurance, something to aid the student in his studies and something to lessen the labor of the practitioner.

After a careful examination of "Vance on the Law of Insurance" and after applying the best test the practitioner can apply—actual test of its merits in actual cases—the writer commends it to students and practitioners of the law.

One feature of the book merits special mention and that is the prominence given to leading cases by printing them in bold-faced type—thus enabling student and practitioner to tell by a glance at the notes what are the important cases on the particular phase of the subject under consideration. The writer is sure that this feature will lighten the work of student and practitioner in any special investigation he may have occasion to make.

ROBERT E. BUNKER.

THE LAW AND PRACTICE IN BANKRUPTCY UNDER THE NATIONAL BANKRUPTCY ACT OF 1898. By Wm. Miller Collier. Fifth and Revised Edition, With Amendments and Decisions to Date by Frank B. Gilbert. Albany: Matthew Bender & Company, 1905. pp. xlvii, 1038.

The first two editions of this work were edited by William Miller Collier and it has been the standard authority since the enactment of the present bankruptcy law.

The third edition of this work was edited by the late Mr. Eaton, and followed substantially the lines laid out by Mr. Collier.

The fourth edition was edited by William H. Hotchkiss, United States Referee in Bankruptcy at Buffalo, New York, an authority upon the bankruptcy law, and the character of the book was essentially changed.

This was published after the amendment to the bankruptcy law, passed February 5th, 1903.

The present and fifth edition follows out the plan adopted by Mr. Hotchkiss, with the additional benefit of having recent decisions upon the bankruptcy law as amended and citations brought down to date.

I have hitherto referred (1 MICH. LAW REVIEW, 695) to this "Collier on Bankruptcy," and have nothing but praise for the systematic way in which the topics are arranged, and the thorough manner in which the analysis of the bankruptcy law is made. What was said then would apply to the present edition before us, with the statement that this edition carries out the project and ideas of Mr. Hotchkiss down to the present time. It is a book which ought to be in the library of everyone who is engaged in the practice of the bankruptcy law.

DETROIT.

HARLOW P. DAVOCK.

YEARBOOK OF LEGISLATION, 1903. Published by the New York State Library, Melvil Dewey, LL.D., Director; Robert H. Whitten, Editor. Albany, New York State Educational Department, 1904.

This volume includes the three regular bulletins issued in 1904 by the New York State Library dealing with legislation of 1903. Including the extra sessions of legislative bodies that were held during that year, there were fifty-two legislative sessions whose work appears in fifty-four volumes of session laws. This Yearbook contains a minutely classified summary of the laws passed and, as in 1903 there were only six states in which no legislative sessions were held, the extent of the field covered by the bulletin which summarizes and indexes the legislation of the year is very considerable. To those interested in knowing what changes have been made in laws on special subjects and to those who wish to observe tendencies in legislation this portion of the volume will be especially valuable. The laws are admirably classified and the digesting has been done with remarkable intelligence and accuracy.

The volume also contains a digest of Governors' Messages, which includes all definite recommendations concerning legislation made by Governors and embraces related topics treated in the President's Message. The practical value of such a general summary is great, not only to those especially charged with executive and legislative duties, but to any one at all interested in keeping track of economic, legal and political tendencies.

The last of the bulletins contained in this volume—the *Review of Legislation*—is made up of papers generously contributed by specialists in all parts of the country, who discuss, under the general divisions of Constitutional Law, Civil Law, Criminal Law and Administrative Law, the recommendations and legislation of the year, and point out the general trend and the special results.

The labor involved in the preparation and publication of this Yearbook has been considerable and the thanks of everyone who is interested in improving laws and legislative methods—and what intelligent citizen is not so interested?—are due for it to the Education Department of New York and especially to Dr. Dewey, Director of the State Library, and Dr. Whitten, the Editor.

J. H. BREWSTER.